

**REMARKS**

Claims 1-34 are pending in the present application, with claims 14-24 having been withdrawn from consideration. It is respectfully submitted that no new matter has been presented and no new issues have been raised by the present response.

Applicants acknowledge the withdrawal of the previous rejections under 35 U.S.C. 112, second paragraph.

Claims 1-13 and 25-34 were rejected under 35 U.S.C. § 102(b) as allegedly being anticipated by U.S. Patent No. 6,098,052 to Kosiba et al. (hereinafter "Kosiba").

**Rejections Under 35 U.S.C. § 102**

Kosiba, as understood by Applicants, relates to a computerized collection strategy model for use in collecting payments from delinquent accounts. The model estimates for each possible collection strategy, how much will be paid on each account in response to that collection strategy, estimates the amount of resources to be expended in the execution of that collection strategy, and recommends a particular collection strategy for each account that optimizes the use of the available collection resources.

It is respectfully submitted, however, that Kosiba does not teach or suggest every element recited in the claims of the present application, including at least:

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- "receiving data of a first skip account; applying the data of the first skip account to a predictive model, the predictive model being associated with an account tracing entity and operable to generate an output indicative of an expected recovery amount from the first skip account" and "wherein the output of the predictive model includes a difference between a net revenue expected to be collected from the first skip account if the account tracing entity is used to locate the account and a net revenue expected to be collected from the first skip account if no action is taken to locate the first skip account through the account tracing entity," as recited in independent claim 1;
- "a predictive model stored in the memory and associated with an account tracing entity, the predictive model being operable to process data of a first skip account to generate an output indicative of an expected recovery amount from the first skip account" and "wherein the output of the predictive model includes a difference between a net revenue

expected to be collected from the first skip account if the account tracing entity is used to locate the account and a net revenue expected to be collected from the first skip account if no action is taken to locate the first skip account through the account tracing entity," as recited independent claim 25; and

- "receiving data of a first skip account; applying the data of the first skip account to a predictive model, the predictive model being associated with an account tracing entity and operable to generate an output indicative of an expected recovery amount from the first skip account" and "wherein the output of the predictive model includes a difference between a net revenue expected to be collected from the first skip account if the account tracing entity is used to locate the account and a net revenue expected to be collected from the first skip account if no action is taken to locate the first skip account through the account tracing entity," as recited in independent claim 32.

The Office Action cites Figs. 2-3 and column 3, line 55 to column 5, line 8 Kosiba in its rejections of each of claims 1-13 and 25-34.

As understood by Applicants, and column 3, line 55 to column 5, line 8 Kosiba relate to operation of the computer model (see Kosiba, col. 3, lns. 55-67). The model contains a collection of strategies, and a strategy converter automatically takes a strategy from the collection and simulates the customer experience, and calculates probabilities (see id.). The converter calculates the expected amount of resources and the expected cost of implementing the strategy (see id., col. 4, lns. 1-4). The customer experience alternatives are output to a customer experience evaluation model, and impact parameters are estimated, to evaluate the strategy (see id., lns. 5-17). The parameters are compared (see id., lns. 18-22), and effectiveness of each collection strategy is calculated (see id., lns. 23-29). A resource allocation model uses the expected effectiveness of each strategy, the resource utilization and cost, constraint information, and function or benefit information to determine the best collection numbers for each account (see id., lns. 30-39).

The consumers of Kosiba may be grouped into "strategy response categories," which are categories of users having

similar likely responses (see id., lns. 40-53). Definition of the "strategy response categories" may be automated, and strategies may be defined automatically by the consumer's experience, based on attributes such as the number of phone contacts per month, messages per week, tone used in a mailing, etc. (see id., col. 4, ln. 54 to col. 5, ln. 8)

Accordingly, it is respectfully submitted that there is no disclosure or suggestion in the cited portion or the remainder of Kosiba of receiving data of a first skip account, as recited in independent claims 1 and 32, or of a predictive model being operable to process data of a first skip account, as recited in independent claim 25.

As stated in the specification of the present application, "[a]n account is called a skip account if there is no valid contact information of the account holder such as a telephone number" (see specification, p. 1, lns. 12-14).

It is submitted that there is no disclosure or suggestion that the collection strategies analyzed by the computer model of Kosiba relate to "skip accounts." Indeed, in contrast, Kosiba discloses that a collection strategy may be defined in terms of a number of contacts made with the account, such as a phone contact or a mailing (see Kosiba, col. 3, lns. 61-64). Further, the attributes used to define the consumer's experience in Kosiba include a number of phone contacts or

mailings per month, messages per week, tone used in a mailing, etc. (see id., col. 4, ln. 64 to col. 5, ln. 8)

Further, it is respectfully submitted that there is no disclosure or suggestion in the cited portion or the remainder of Kosiba of a predictive model being associated with an account tracing entity, as recited in independent claims 1, 25, and 32.

In contrast, in the present application, skip account data are applied to a predictive model associated with an account tracing entity and operable to generate an output indicative of an expected recovery amount from the first skip account. As stated in the specification of the present application, "[t]he tracers database 102 stores information related to the past success or failure of locating skip accounts for various account tracing entities (also known as "tools") which are generally database vendors, private investigators or CM (continuous monitoring) tools" (specification, p. 4, lns. 15-19) (emphasis added). The specification of the present application further states:

The generated output is indicative of an expected recovery amount from the skip account from using a particular tracing entity to locate the account. In a preferred embodiment, a predictive model is developed for each tracing entity and the outputs of all predictive models are compared against

each other to determine an optimal course of action ...

See *id.*, p. 5, lns. 9-16 (emphasis added).

As understood by Applicants, there is no disclosure or suggestion that the computer model of Kosiba includes the use of predictive models associated with an account tracing entity, as recited in the independent claims of the present application.

Additionally, it is respectfully submitted that there is no disclosure or suggestion in the cited portion or the remainder of Kosiba of an output of the predictive model that includes a difference between a net revenue expected to be collected from the first skip account if the account tracing entity is used to locate the account and a net revenue expected to be collected from the first skip account if no action is taken to locate the first skip account through the account tracing entity, as recited in independent claims 1, 25, and 32.

Kosiba discloses that a probability may be estimated for each strategy, as well as an expected amount of resources and expected cost of implementing the strategy (see Kosiba, col. 3, ln. 64 to col. 4, ln. 4).

It is submitted, however, that estimation of a probability, expected revenue, and expected cost of a strategy

does not disclose or suggest output of a predictive model that includes a difference between a net revenue expected to be collected from the first skip account if the account tracing entity is used to locate the account and a net revenue expected to be collected from the first skip account if no action is taken to locate the first skip account through the account tracing entity, as recited in independent claims 1, 25, and 32.

As understood by Applicants, Figs. 2-3 of Kosiba relate to a detailed view of the operation of the computer model and to definition of strategies, respectively (see Kosiba, col. 3, lns. 55-56; col. 4, ln. 64 to col. 5, ln. 3). It is respectfully submitted that there is no disclosure or suggestion in Figs. 2-3 of Kosiba of receiving data of a first skip account, as recited in independent claims 1 and 32, or of a predictive model being operable to process data of a first skip account, as recited in independent claim 25. Further, it is respectfully submitted that there is no disclosure or suggestion in Figs. 2-3 of Kosiba of a predictive model being associated with an account tracing entity, as recited in independent claims 1, 25, and 32. Additionally, it is respectfully submitted that there is no disclosure or suggestion in Figs. 2-3 of Kosiba of an output of the predictive model that includes a difference between a net



revenue expected to be collected from the first skip account if the account tracing entity is used to locate the account and a net revenue expected to be collected from the first skip account if no action is taken to locate the first skip account through the account tracing entity, as recited in independent claims 1, 25, and 32.

Accordingly, Applicants respectfully submit that independent claims 1, 25, and 32 are patentable over the cited reference. Claims 2-13 depend from independent claim 1, claims 26-31 depend from independent claim 25, and claims 33-34 depend from independent claim 32, and therefore are believed to also be patentable over the cited reference at least by virtue of their dependence from patentable base claims.

Withdrawal of the rejections under 35 U.S.C. § 102 is respectfully requested.

This communication is believed to be fully responsive to the Office Action and the claims are believed to be patentable over the cited references.

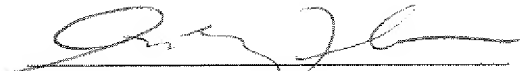
If a telephone conference would be of assistance in advancing prosecution of the present application, the Examiner is respectfully invited to contact the undersigned at the telephone number provided below.

If any fee is due in connection with the present response, the Commissioner for Patents is hereby authorized to charge the requisite fee to our deposit account number 02-0393.

Prompt and favorable reconsideration is earnestly solicited.

Respectfully submitted,

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